

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Burlon L. Crocker and Ashley Crocker
PLV 0104458799

SUBSTITUTED TRUSTEES DEED

WHEREAS, on November 24, 1997, Burlon L. Crocker and wife, Ashley Crocker, executed a Deed of Trust to Bill R. McLaughlin & George V. Kinney, Trustee for the benefit of Union Planters National Bank, which Deed of Trust is filed for record in Book 954 Page 491, and re-recorded in Book 1095 Page 466 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Union Planters Bank, N.A., f/k/a Union Planters National Bank, appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated November 25, 2002, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1238 at Page 121 prior to the first publication and posting of notice of sale; and

WHEREAS, said Deed of Trust was subsequently assigned to Mortgage Electronic Registration Systems, Inc. by instrument dated December 17, 2001, effective February 1, 2002, and recorded in Book 1475 at Page 419 and re-recorded in Book 1606 at Page 274 of the aforesaid records; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by Mortgage Electronic Registration Systems, Inc. to foreclose under the terms of said Deed of Trust, I did on January 7, 2003, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in Desoto County, Mississippi, being more particularly described as follows, to wit:

Lot 267, Phase 2, Section E, Plantation Lakes, The Plantation, situated in Section 15, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 52, Pages 26-29, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DESOTO COUNTY TRIBUNE, a newspaper published in Desoto County, Mississippi for four consecutive weeks preceding the date of sale. The first notice of the publication appeared on December 11, 2002, and subsequent notices appeared on December 18, 25, 2002 and January 1, 2003, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi for said period of four consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, Mortgage Electronic Registration Systems, Inc. bid for said property in the amount of \$129,009.43, which being the highest and best bid, the same was then and there struck off to Mortgage Electronic Registration Systems, Inc. and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Mortgage Electronic Registration Systems, Inc. the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on January 7, 2003.

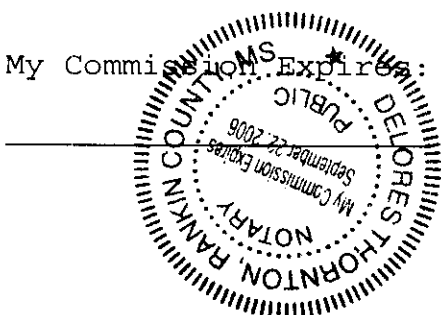
J. Gary Massey
J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on January 7, 2003, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

Delores Thornton
Notary Public

My Commission Expires:



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #01-0132

GRANTEE'S ADDRESS:

Mortgage Electronic Registration Systems
c/o Aurora Loan Services, Inc.
601 Fifth Avenue
Scottsbluff, NE 69361-3541
800-776-9361

PREPARED BY:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299

INDEX: LOT 267, PHASE 2, SECTION E, PLANTATION LAKES, S15, T1S,
R6W, DESOTO COUNTY, MS

P.O. Box 486
Olive Branch, MS 38654

601-895-6220

DAVID GRISHAM
GENERAL MANAGER

Proof of Publication

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, DAVID GRISHAM, general manager of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true copy is hereto affixed, has been made in said newspaper for a period of 4 weeks consecutively, as follows, to wit:

In Vol. <u>XXVIII</u>	No. <u>1</u>	, dated the <u>1ST</u>	day of <u>JAN</u>	, <u>2003</u>
In Vol. <u>XXVIII</u>	No. <u>52</u>	, dated the <u>25TH</u>	day of <u>DEC</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. <u>51</u>	, dated the <u>18TH</u>	day of <u>DEC</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. <u>50</u>	, dated the <u>11TH</u>	day of <u>DEC</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. _____	, dated the _____	day of _____	, _____

and that the DeSoto County Tribune has been published continuously for a period of more than one year.

David Grisham
GENERAL MANAGER

Sworn to and subscribed before me, this 3rd
day of 2003



MY COMMISSION EXPIRES

My commission expires MARCH 29, 2005
To SHAPIRO & MASSEY

for taking the annexed publication of 425
words or the equivalent thereof for a total of FOUR(4)
times \$ 178.50, plus \$3.00 for making a proof
of publication and deposing to same for a total cost
of \$ 181.50

STATE MS - DESOTO CO.

JAN 10 8 49 AM '03

BK 435 PG 647
W.F. DAVIS CH. CLK.**SUBSTITUTED TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on November 24, 1997, Burton L. Crocker and wife, Ashley Crocker, executed a certain deed of trust to B.N. R. McLaughlin & George V. Kinney, Trustees for the benefit of Union

Planters National Bank, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 954 Page 491, and re-recorded in Book 1095 Page 466; and WHEREAS, Union Planters Bank, N.A., f/k/a Union Planters National Bank, has heretofore substituted J. Gary Massey as Trustee by instrument dated August 10, 2000 and recorded in the aforesaid Chancery Clerk's Office in Book 1238 at Page 121; and

WHEREAS, said Deed of Trust was subsequently assigned to Mortgage Electronic Registration Systems, Inc. by instrument dated December 17, 2001, effective February 1, 2002, and recorded in Book 1475 at Page 419 and re-recorded in Book 1806 at Page 274 of the aforesaid Chancery Clerk's office; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Mortgage Electronic Registration Systems, Inc., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on January 7, 2003 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 267, Phase 2, Section E, Plantation Lakes, The Plantation, situated in Section 15, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 52, Pages 26-29, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on December 5, 2002.

/s/ J. Gary Massey
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 961-8226

December 11, 18, 25, January 1-occ.

①
Shapiro
1910
(enw)